

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK**

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In re:

Chapter 13

Case No.16 -22287(RDD)

RACHEL W. DILLON

Debtor(s).  
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**CREDITOR LOSS MITIGATION AFFIDAVIT**

I, Nicholas A. Pasalides, being sworn, say:

I am not a party to this action, am over 18 years of age and reside in Westchester County New York. On January 18, 2017, I served true copies of this "*Creditor Loss Mitigation Affidavit*"<sup>1</sup> upon the following parties via first class mail, at the following addresses:

Debtor  
Rachel W. Dillion  
921 Palmer Road  
Bronxville, NY 10708

Penachio Malara LLP  
235 Main Street, 6<sup>th</sup> Floor  
White Plains, NY 10601  
Attn: Anne J. Penachio Esq.

Jeffrey L. Sapir, Chapter 13 Trustee  
399 Knollwood Road, Suite 102  
White Plains, NY 10603

Office of the United States Trustee  
U.S. Federal Office Building  
201 Varick Street, Room 1006  
New York, NY 10014

Pursuant to that request, the Debtor<sup>2</sup> must provide the following documents:

☒ A copy of the Debtor's two (2) most recent federal income tax returns;

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<sup>1</sup> Italicized words in quotations indicate that there is a form by the same name on the Bankruptcy Court's website. These forms shall be used whenever applicable.

<sup>2</sup> Unless otherwise provided herein, all capitalized terms are defined in the Southern District of New York's Loss Mitigation Program Procedures. The Loss Mitigation Program Procedures' definition of "Debtor" includes joint debtors.

☒ A copy of the Debtor's last two (2) paycheck stubs, proof of social security income, pensions, or any other income received by the Debtor;

Or, if Debtor is self-employed:

☐ A copy of the Debtor's business= two (2) most recent months' profit and loss statements, setting forth a breakdown of the monthly business income and expenses *[for the months off]*;

☐ A copy of the mortgagee's completed financial worksheet;

☐ Proof of second/third party income by affidavit of the party, including the party's last two (2) paycheck stubs,

☐ Other (please specify):

Please be advised that the Creditor designates the following person to be its Loss Mitigation contact:

Name: Phyllis Amicucci

Phone Number: (914) 615-2150

Email Address: phyllisamicucci@gmail.com

Please be advised that the Creditor designates the following person to be its attorney for Loss Mitigation on this Loan.

Name: Nicholas A. Pasalides

Firm: Reich, Reich & Reich, P.C.

Phone Number: 914-949-2126

Fax Number: 914-949-1604

Email Address: npasalides@reichpc.com

Dated: White Plains, New York  
January 18, 2017

/s/Nicholas A. Pasalides  
Nicholas A. Pasalides